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SZ-7098

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In the Matter of	) UNITED STATES BANKRUPTCY COURT
	) FOR THE DISTRICT OF NEW JERSEY
	)
SARA SALCEDO	)
	)CHAPTER 13 MBK
	)CASE NO.: 20-14236
	)HEARING 5/13/20@10:00
	)

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**CERTIFICATION IN OPPOSITION TO OBJECTION TO CONFIRMATION**

Sara Salcedo, being of full age, hereby certifies as follows:

1. I am the debtor in the within Bankruptcy matter, as such I am fully familiar with the fact and circumstances set forth herein. I make this certification in opposition and as way of further explanation as to meet the objection filed by the trustee in this matter.
2. I filed the within bankruptcy on March 12, 2020.
3. At the time the case was filed and for several years before that time, my husband has been employed by BAMCO, Inc., as a shop manager. They fabricate facades and panels used in buildings. As part of his normal income he receives overtime as a normal part of his pay. However, due to the CORONA virus all overtime has been stopped. The overtime generally ranged from \$1,200 to \$1,800 per month. That income is no gone indefinitely. We have had to cut back drastically on expenses. We have modified our schedules to reflect the new normal.

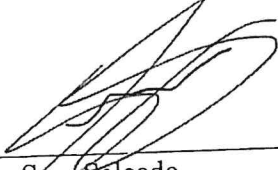
4. The claim of Toyota Financial contained in section 4 (c) of the plan, does not require payment through the plan. It is just there for disclosure. It is also listed in section 4 (f) as being unaffected.

5. I have forwarded the updated bank statements and my husband's updated statements are attached here and have been uploaded to the trustee.

6. The State of New Jersey has not filed a claim, and that may be the only impediment to confirmation. I have amended my plan to meet the claims and made the aforementioned adjustments.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the statements herein are willfully false, I am subject to punishment.

Dated: May 7, 2020



Sara Salcedo



Fed. Filing Status: Married  
Fed. Exemptions: 0

Employee:	Carlos D. Salcedo	
Check Summary	This Check	Year To Date
Total Gross Pay	1,000.00	16,932.12
Add-Ons	183.08	2,379.47
Less: Taxes	167.09	3,056.19
Less: Deductions	356.56	4,872.98
Net Pay	659.43	11,382.42

Check Information	
Check No.:	E64729
Check Date:	04/01/20
Period Start Date:	03/23/20
Period End Date:	03/29/20
Hours Worked:	40.00

	This Check	Year To Date
Add-Ons	165.66	2,170.14
H/W med BAM add	8.71	113.52
HW dent BAM add	8.71	95.81
S dent BAM add		

Deductions	This Check	Year To Date
	165.66	2,170.14
H/W med BAMCO	66.26	868.01
Medical 125 Pln	50.00	846.64
401K percent	44.81	582.53
401K loan 2	25.42	330.46
401k Loan	4.41	57.49
Dental		17.71
H/W dent BAMCO		

	This Check	Year To Date
Taxes	70.46	1,363.45
Federal W/H	57.62	992.41
Social Security	13.48	232.10
Medicare	17.08	325.16
Res. SIT	4.20	71.12
Res. SDI	4.25	71.95
Work SDI		

Middlesex, NJ 08848  
732 302-0889

Pay \*\*SIX HUNDRED FIFTY-NINE AND 43 / 100 Dollars

Auto Deposit Allocation

To the  
order of

Carlos D. Salcedo  
16 Lake Park Drive  
Piscataway, NJ 08854

E64729

**\*\*VOID\*\*VOID\*\***

659.43

**\*\*VOID\*\*VOID\***

**\*\*File Copy -- Void\*\***



## Employee Code: 632

Fed. Filing Status:

Married

C

Company:

BAMCO Inc.  
Carlos D. Salcedo

Employee:	This Check	Year To Date
<b>Check Summary</b>		
	1,000.00	17,932.12
<b>Total Gross Pay</b>	183.08	2,562.55
<b>Add-Ons</b>	167.08	3,223.27
<b>Less: Taxes</b>	356.56	5,229.54
<b>Less: Deductions</b>	659.44	12,041.86
<b>Net Pay</b>		

Check Information	
Check No.:	E64850
Check Date:	04/08/20
Period Start Date:	03/30/20
Period End Date:	04/05/20
Hours Worked:	40.00

Regular Earnings	This Check		
	Hours	Rate	Amount
Regular	40.00	25.00	1,000.00

Add-Ons	This Check	Total
H/W med BAM add	165.66	2,335.80
HW dent BAM add	8.71	122.23
S dent BAM add	8.71	104.52

Other Earnings	Amount	Amount

	This Check	Year To Date
Taxes		
Federal W/H	70.46	1,433.91
Social Security	57.62	1,050.03
Medicare	13.47	245.57
Res. SIT	17.08	342.24
Res. SDI	4.20	75.32
Work SDI	4.25	76.20

Deductions	This Check	Year To Date
H/W med BAMCO	165.66	2,335.80
Medical 125 Pln	66.26	934.27
401K percent	50.00	896.64
401K loan 2	44.81	627.34
401k Loan	25.42	355.88
Dental	4.41	61.90
H/W dent BAMCO		17.71

BAMCO Inc.  
30 Baekeland Avenue  
Middlesex, NJ 08846  
732 302-0889

4/8/20

E64850

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**Void -- Void -- Void -- Void -- Void -- Void -- Void -- Void -- Void -- Void -- Void --
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**\*\*VOID\*\*VOID\*\***

Pay \*\*SIX HUNDRED FIFTY-NINE AND 44 / 100 Dollars

Auto Deposit Allocation

Type	Checking
Account#	xxxxxxxxxxxx5473
Amount	659.44

••659.44

**\*\*VOID\*\*VOID\***

To the  
order of

Carlos D. Salcedo  
16 Lake Park Drive  
Piscataway, NJ 08854

**\*\*File Copy -- Void\*\***



Married  
0

Company:	Carlos D. Salcedo	
Employee:	This Check	Year To Date
Check Summary		19,007.12
Total Gross Pay	1,075.00	2,745.63
Add-Ons	183.08	3,407.12
Less: Taxes	183.85	5,589.85
Less: Deductions	360.31	12,755.78
Net Pay	713.92	

Check Information	
Check No.:	E64969
Check Date:	04/15/20
Period Start Date:	04/06/20
Period End Date:	04/12/20
Hours Worked:	42.00

	This Check	Year To Date
Add-Ons	165.66	2,501.46
H/W med BAM add	8.71	130.94
HW dent BAM add	8.71	113.23
S dent BAM add		

	This Check	Year To Date
Deductions		2,501.46
H/W med BAMCO	165.66	1,000.53
Medical 125 PIn	66.26	950.39
401K percent	53.75	672.15
401K loan 2	44.81	381.30
401k Loan	25.42	66.31
Dental	4.41	17.71
H/W dent BAMCO		

	This Check	Year To Date
Taxes	79.01	1,512.92
Federal W/H	62.27	1,112.30
Social Security	14.56	260.13
Medicare	18.92	361.16
Res. SIT	4.52	79.84
Res. SDI	4.57	80.77
Work SDI		

732 302-0889

To the  
order of

E64969

**\*\*VOID\*\*VOID\*\***

713.92

**\*\*VOID\*\*VOID\***

**\*\*File Copy -- Void\*\***